

4. Debtor shall submit ongoing monthly mortgage payments directly to the Creditor starting with the February 1, 2021 post-petition payment. In addition, Debtor shall pay an additional \$,2000.00 a month to be applied to the pre-petition arrearage. Debtor shall continue the additional payment of \$2,000.00 monthly until pre-petition arrearage is satisfied.
5. On or before November 1, 2021, Debtor shall submit a further payment of \$74,000.00 toward the pre-petition arrearage.
6. Debtor shall amend the Chapter 11 Plan and Disclosure Statement to provide for treatment of the claim, including the prepetition and post-petition arrears, consistent with the terms herein.
7. Debtor shall file the Amended Chapter 11 Plan and Disclosure Statement within thirty (30) days of the Court Order approving this stipulation.
8. Payments shall be sent to:

PNC Bank, N.A.
Attn: Payment Services
3232 Newmark Drive
Miamisburg, OH 45342
9. Debtor must continue to make timely post-petition mortgage payments directly to Movant in a regular monthly fashion commencing with the February 1, 2021 payment.
10. The following are events of default under this Stipulation:
 - a. Debtor's failure to file an Amended Chapter 11 Plan and Disclosure Statement within 30 days of the Court Order approving this stipulation; or
 - b. Debtor's failure to remit any future monthly mortgage payment on or before the date on which it is due; or
 - c. Failure to remit any of the additional payments or lump sum payment as outlined above.
11. In the event of a Default, Movant shall send a Notice specifying the Default, to Debtor and Debtor's counsel ("Notice"), allowing Debtor ten (10) days to cure the Default ("Cure Opportunity"). If the Default is not cured, Movant shall file a Certification of Default with the Court. The automatic stay shall be terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property upon the Court's entry of an Order granting Movant's Certification of Default.
12. If Movant has to send a Notice of Default, the Debtor shall pay \$100.00 per notice, as attorney fees, in addition to whatever funds are needed to cure the default prior to the expiration of the allowed cure period.

13. Creditor agrees to vote in favor of confirmation of Debtor's Amended Chapter 11 Plan, provided that the plan conforms to the terms of the herein Stipulation.
14. This Stipulation remains in full force and effect in the event Debtor's case is dismissed by the Court and Debtor subsequently reinstates his case by order of the Court and/or the Movant obtains relief from stay and the stay is subsequently reinstated by order of the Court.
15. If this bankruptcy proceeding is converted to Chapter 7, dismissed or discharged, this Order shall be terminated and have no further force or effect.

MANLEY DEAS KOCHALSKI LLC

Dated: 02/22/2021_____

BY: /s/ Stephen R. Franks_____
Stephen R. Franks (0075345)
Manley Deas Kochalski LLC
P.O. Box 165028
Columbus, OH 43216-5028
614-754-2816; Fax 614-627-8181
Email: srfranks@manleydeas.com
Attorney for Creditor

Dated: 2/22/2021_____

BY: /s/ Brent J. Lemon, Esquire_____
Brian C. Thompson
125 Warrendale Bayne Road
Suite 200
Warrendale, PA 15086
Email:
bthompson@ThompsonAttorney.com
Attorney for Debtor

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:	:	
	:	Case No.: 20-20387
Lois Joyce Evans	:	Chapter 11
	:	Judge Carlota M. Bohm
Debtor(s)	:	*****
	:	
PNC Bank, N.A.	:	Date and Time of Hearing
	:	February 23, 2021 at 01:30 p.m.
Movant,	:	
vs	:	
	:	Place of Hearing
Lois Joyce Evans	:	Courtroom B, 54th Floor
Samuel E Evans	:	U.S. Steel Tower
	:	600 Grant Street
Respondents.	:	Pittsburgh, PA 15219

Related Document # 115

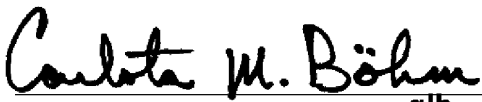
ORDER OF COURT

AND NOW, to wit, this 23rd day of February, 2021, upon consideration of the foregoing Stipulation for Settlement of Creditor's Motion for Relief from the Automatic Stay, it is hereby **ORDERED, ADJUDGED AND DECREED** that:

1. The terms of the foregoing Stipulation are hereby approved in their entirety and incorporated herein as part of this Order.
2. Pursuant to the Stipulation, Creditor is entitled to relief from the automatic stay upon default of Debtor, subject to the terms of the Stipulation.

FILED
2/23/21 4:53 pm
CLERK
U.S. BANKRUPTCY
COURT - WDP

By the Court:


CARLOTA M. BOHM, JUDGE ^{gib}
UNITED STATES BANKRUPTCY COURT

CC:

Stephen Franks, Attorney for Creditor, Manley Deas Kochalski LLC, P.O. Box 165028,
Columbus, OH 43216-5028 (notified by ecf)

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov (notified by ecf)

Brian C. Thompson, Attorney for Debtor, 125 Warrendale Bayne Road, Suite 200,
Warrendale, PA 15086 (notified by ecf)

Lois Joyce Evans and Samuel E Evans, Debtor/Co-Debtor, 113 Burry Avenue,
Bradfordwoods, PA 15015 (notified by regular US Mail)

Internal Revenue Service, Party of Interest, PO Box 7346, Philadelphia, PA 19101 (notified
by regular US Mail)

North Allegheny School District, Party of Interest, 200 Hillvue Lane, Pittsburgh, PA 15237
(notified by regular US Mail)

Pennsylvania Department of Revenue, Party of Interest, PO Box 280946, Harrisburg, PA
17128 (notified by regular US Mail)

PNC Bank National Association, Party of Interest, 3232 Newmark Drive, Miamisburg, OH
45342 (notified by regular US Mail)

In re:
Lois Joyce Evans
Debtor

Case No. 20-20387-CMB
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 23, 2021

User: gamr
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
--------	------------

+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2021:

Recip ID	Recipient Name and Address
db	+ Lois Joyce Evans, 113 Burry Avenue, Bradfordwoods, PA 15015-1239

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2021 at the address(es) listed below:

Name	Email Address
Anthony T. Kovalchick	on behalf of Creditor Dep't of Revenue Office of Attorney General akevalchick@attorneygeneral.gov
Brian Nicholas	on behalf of Creditor PNC Mortgage A Division Of Pnc Bank, National Association bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Lois Joyce Evans bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com
Karina Velter	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Karina Velter	on behalf of Creditor PNC BANK N.A. amps@manleydeas.com

District/off: 0315-2

User: gamr

Page 2 of 2

Date Rcvd: Feb 23, 2021

Form ID: pdf900

Total Noticed: 1

Karina Velter

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

Larry E. Wahlquist

on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Stephen Russell Franks

on behalf of Creditor PNC BANK N.A. amps@manleydeas.com

Thomas Song

on behalf of Creditor PNC Bank National Association, et.al. pawb@fedphe.com

TOTAL: 10